# Case 07-06558-LT7 Filed 02/19/08 Doc 35 Pg. 1 of 4

B18 (Official Form 18) (12/07)

United States Bankruptcy Court Southern District of California Jacob Weinberger U.S. Courthouse 325 West F Street San Diego, CA 92101–6991 Telephone: 619–557–5620 Website: www.casb.uscourts.gov Hours: 9:00am–4:00pm Monday–Friday

In re: Debtor name(s) used by the debtor in the last 8 years, including married, maiden, trade, and address:

**Dorothy A Giacalone** 

POB 87427 San Diego, CA 92138

Social Security No.: xxx-xx-3092

No Known Aliases

Case number: 07-06558-LT7

Chapter: 7

Judge Laura S. Taylor

**Discharge of Debtor** 

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under §727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 2/19/08 By order of the court:

Barry K. Lander

Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

#### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

# Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged

Some of the common types of debts which are <u>not</u> discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged:
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. (applies to cases filed on or after 10/17/2005)

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

# **Bankruptcy Noticing Center**

BAE SYSTEMS

2525 Network Place, 3rd Floor Herndon, Virginia 20171-3514

District/off: 0974-3

9206039

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CERTIFICATE OF SERVICE

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Date Rcvd: Feb 19, 2008

User: admin Form ID: b18 Case: 07-06558 Total Served: 71 San Diego, CA 92108-4424 Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, Bethlehem, PA 18025-0025 +Dun & Bradstreet, smq +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001 smq +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
+21st Century Insurance, 6301 Owensmouth Avenue, Woodland Hills, CA 91367-2286
+AT&T, Payment Center, Sacramento, CA 95887-0001
+Acacia Funding, 999 Third Avenue, Suite 3800, Seattle, WA 98104-4023
+Adley Soares, 2963 Wing Street, San Diego, CA 92110-4744
+American Express, POB 53773, Phoenix, AZ 85072-3773
+Anheuser-Busch, POB 80758, San Diego, CA 92110-4744
+American Express, POB 515726, Wilmington, DE 19886-5726
+Countywide Bank, POB 10287, Van Nuys, CA 91410-0287
+Crest Beverage Co., POB 26640, San Diego, CA 92196-0640
+Dena Jellism, 2963 Wing Street, San Diego, CA 92110-4744
+Diedrich Coffee, 28 Executive Park, Ste. 200, Irvine, CA 92614-4741
+Ecolab, POB 100512, Pasadena, CA 91189-0001
+Ecolab Pest Elimination, 3535 S. 31st Street, Grand Forks, ND 58201-3505
+Filippo & Rosalie Battaglia, 1118 Bangor Street, San Diego, CA 92106-2406
+Fire Alarm Security, 2794 Loker Avenue West, #109A, Carlsbad, CA 92010-6616
+Franchise Tax Board, POB 942879, Sacramento, CA 94279-0001
+Home Brew Mart, dba Ballast Point, 10051 Old Grove Road, Ste. B, San Diego, CA 92
+Infiniti Financial Services, POB 894752, Los Angeles, CA 90189-4752
+Jack Mancino, 3768 Goldfinch Street, San Diego, CA 92106-2730
+Kimball, Tirey & St. John, LLP, 1202 Ketther Blvd., Third Floor, San Diego, CA 9212-6246
+Linda A. King & Associates, 2044 First Avenue, #200, San Diego, CA 92101-2089
+Macy's, POB 6938, The Lakes, NV 88901-6938
+Martello Wines, 2006 Second Avenue, San Diego, CA 92101-2016
+Mission Valley Dental Group, 2650 Camino Del Rio, N. #102, San Diego, CA 92108-1630
+Moceri Produce, 8597 Spectrum Lane, San Diego, CA 92121-2652
+Morgan Services, 1122 Roosevelt Street, National City, CA 91950-3251
+Mortgage Electronic Registration Systems, Inc. ("M, 1665 Scenic Ave Ste 200, Costa Mesa, CA 92626-1441
+North American Cepital, 1 Argnaut, #200, Aliso Viejo, CA 92505-5128 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001 +21st Century Insurance, 6301 Owensmouth Avenue, Woodland Hills, CA 91367-2286 +AT&T, Payment Center, Sacramento, CA 95887-0001 9206015 9206020 9206016 9206017 9206018 9206019 9206021 9206024 9206025 9206026 9206027 9206028 9206029 9206030 9206031 9206032 9206034 San Diego, CA 92131-1654 9206036 9206038 9206040 9206041 San Diego, CA 92101-3338 9206042 9206043 9206044 9206046 9206048 9206049 9206050 9206051 9206052 9206053 11356687 +North American Capital, 1 Argnaut, #200, ALiso Viejo, CA 92656-4122 +Pacific Refrigeration, 1440 Broadway, El Cajon, CA 92021-5128 +Paul Mancino, 3768 Goldfinch Street, San Diego, CA 92103-3956 +Pawnee, 700 Centre Avenue, Ft. Collins, CO 80526-1842 +Personnel Concepts, c/o RMS, 4836 Brecksville Road, POB 523, Ric Quickbooks Assisted Payroll, Competing Resources Inc., 1285 Financia Reno NV 89502-7103 +RBS Lynk. 600 Morgan Fells Road. Atlanta, GA 30350-5810 9206054 9206055 9206056 9206057 Richfield, OH 44286-0523 9206058 1285 Financial Blvd., 9206059 RENO NV 03002 .100 +RBS Lynk, 600 Morgan Fells Road, Atlanta, GA 30350-5010 +SDG&E, POB 25111, Santa Ana, CA 92799-5111 +Salvatore Battaglia, 1985 Dain Place, Lomon Grove, CA 91945-4275 +San Diego National Bank, 1075 Rosecrans Street, San Diego, CA 92106-3044 Carte Compensation Insurance Fund, POB 7980, San Fancisco, CA 94120-7980 9206060 9206064 9206062 9206063 +State Compensation Insurance Fund, POB 7980, San Fanc +Sysco Foods, 12180 Kirkham Road, Poway, CA 92064-6879 9206065 9206066 +Sysco Foods, 12180 Kirkham Road, Poway, CA 92064-6879
+The Pepsi Bottling Group, 7995 Armour Street, San Diego, CA 92111-3717
+Time Payment Corp., 10 - M Commerce Way, Woburn, MA 01801-1028
+Total Bio, 1900 N. Boca Avenue, Los Angeles, CA 90032-3710
+Total Plumbing & Mechanical, 857 32nd Street, San Diego, CA 92102-3339
+United Guaranty, POB 20327, Greensboro, NC 27420-0327
+Wachovia Dealer Services, POB 25341, Santa Ana, CA 92799-5341
+West Air Gases & Equipment, POB 620338, San Diego, CA 92162-0338
+Yellowpages.com, 4840 E. Jasmine Street, Ste. 105, Mesa, AZ 85205-3321
+Young's Market Co., POB 30145, Los Angeles, CA 90030-0145 9206068 9206069 9206070 9206071 9206072 9206073 9206074 9206075 9206076 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
E-mail/PDF: ustp.region15@usdoj.gov Feb 20 2008 05:05:15
402 West Broadway, Ste. 600, San Diego, CA 92101-8511
E-mail/PDF: ustp.region15@usdoj.gov Feb 20 2008 05:05:15
Office of the U.S. Trustee, 402 West Broadway, Sute 600,
+EDI: BANKAMER2.COM Feb 20 2008 01:43:00 Bank of America,
Wilmington, DE 19886-5726 Office of the U.S. Trustee, sma United States Trustee, ust San Diego, CA 92101-8511 9206021 POB 15726, +EDI: CAPITALONE.COM Feb 20 2008 01:42:00 9206022 Capital One, POB 60024, City of Industry, CA 91716-0024 +EDI: COUNTRYWIDE.COM Feb 20 2008 01:43:00 9206023 Countrywide Bank, POB 10219, Van Nuys, CA 91410-0219

+EDI: HFC.COM Feb 20 2008 01:42:00 HFC,
+EDI: HFC.COM Feb 20 2008 01:42:00 HSBC,
EDI: IRS.COM Feb 20 2008 01:42:00 Intern.
Mail Stop 5501, Laguna Niguel, CA 92677

+EDI: RMSC.COM Feb 20 2008 01:42:00 JC Pe HFC, POB 60101, City of Industry, CA 91716-0101 HSBC, POB 60102, City of Industry, CA 91716-0102 9206033 9206035 9206037 Internal Revenue Service, 24000 Avila Rd.,

JC Penny,

POB 960001, Orlando, FL 32896-0001

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Total Served: 71 Case: 07-06558 Form ID: b18

The following entities were served by electronic transmission (continued) 9206047  $^{+\text{EDI: RMSC.COM Feb 20}}$  2008 01:42:00  $^{-\text{Mervyns}}$ , POB 96001

Mervyns, POB 960013, Orlando, FL 32896-0013 9206067

+EDI: WTRNBANK.COM Feb 20 2008 01:43:00 Target National Bank, POB 59317,

Minneapolis, MN 55459-0317

EDI: ECAST.COM Feb 20 2008 01:43:00 Newark NJ 07193-5480 11377297 eCAST Settlement Corporation,

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

Maria & Maria Busalacchi, NEED ADDRESS Rose Castagnola, NEED ADDRESS 9206045

9206061

TOTALS: 2, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2008

Joseph Spections